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he modern history of California began one hundred and fifty-one years ago at the very moment gold was discovered on the South Fork of the American River. Few other single events did more to shape this state's



character than the resulting Gold Rush of the mid-1800s. To this day, millions of people have ventured from every corner of the globe to find their destiny here. These new Californians, in all their magnificent diversity, infused the state with an unshakable belief that here, in the Golden State, all things were possible.

Today, people still flock to California to strike it rich. As the world's seventh largest economy, where small businesses represent more than 99 percent of all businesses, California is continuing to experience an entrepreneurial renaissance. Small businesses serve as the primary engine of job creation in our State. What's more, their diversity and composition provide our State's workers with limitless opportunities to achieve dreams.

With the help of the Small Business Development Center (SBDC) Program, small businesses are doing their part to build a better future for all Californians. By providing business consulting and technical assistance to state entrepreneurs, the SBDC Program helps to prepare the small business community to meet the challenges of the next century.

I congratulate the California SBDC Program, its directors and its staff for yet another year of hard work and dedication to enhancing California's entrepreneurial expansion.

Ziray Davis

GRAY DAVIS
Governor, State of California

he State of California places a high priority on efforts to ensure a positive business climate for California companies. In fact, the California Trade and Commerce Agency exists for one main reason: to increase economic investment and create jobs for Californians. As the state with the largest and most diverse economy in the United States, we are committed to maintaining our leadership at home and around the world.

The Small Business Development Center Program plays a vital role in the Agency's overall economic

development strategy. Through our network of over 46 offices statewide, the SBDC program provides free counseling and consulting on myriad business concepts from preparing a business plan, marketing, and cash flow analysis to securing financing to capturing international trade opportunities.



By helping small businesses to stay competitive in the ever-changing market place, the SBDC is doing what it does best.

Last year the SBDCs invested over 75,000 hours helping 15,564 clients; another 27,900 clients attended 2,081 seminars and workshops. Our dedicated program staff, directors, and consultants helped clients create or retain almost 4,200 jobs. During my tenure, I look forward to future accomplishments of the Small Business Development Center program. I invite you to read the 1999 Program Report, so you can learn about the SBDC program's Initiatives for Success. Our continued dedication to the small business community keeps California's entrepreneurial spirit thriving.

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LON HATAMIYA

Secretary, California Trade and Commerce Agency

Initiatives For Success

From Then Until Now ...

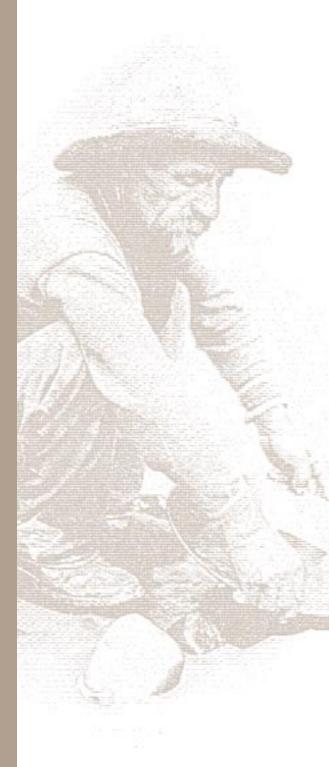
150 years ago, John Sutter envisioned a sawmill in the foothills above Sacramento. Having neither the expertise nor the time to build the mill himself, Sutter hired James Marshall to oversee its construction. Little did either man know that their small business arrangement would herald an era of unprecedented demographic change and entrepreneurial activity.

The discovery of gold at Sutter's mill marks the beginning of what historians would later refer to as the Gold Rush. Spurred by the promise of fabulous riches, thousands risked everything to come to California. Known then as "49ers," these hardworking men and women were California's first true entrepreneurs. Not satisfied with the status quo, they wanted to create their own destiny.

Ours is a history of hard work, dedication, and initiative. Our ancestors came to California with big dreams, and they worked hard to turn them into reality. Today, we are the seventh largest economy in the world – thanks, largely to entrepreneurs. Whether panning for gold in the 1850s or establishing a website to market gold jewelry in the 1990s, entrepreneurs have been, and continue to be, at the forefront of economic activity in the Golden State. They have the initiative to succeed.

The California SBDC Program continues to grow businesses for California's future. In the spirit of the 49ers, we offer the hardworking individuals of California our "initiatives for success." This summary of 1998 features locally crafted initiatives that respond to state and national needs. While these initiatives may be modern in scope, they are traditional in function – providing entrepreneurs of the Golden State with a solid foundation for success.





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Program OVERVIEW

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Partnerships: Continuing Success

The California SBDC is a collaborative network of 46 full-time, regional offices focused on serving the needs of small companies and entrepreneurs. The partnership among the California Trade and Commerce Agency, the U.S. Small Business Administration (SBA), the Chancellor's Office of the California Community Colleges (COCCC), and local organizations supports the Agency's mandate to promote business development and job creation / retention. Local entities, such as Chambers of Commerce, cities, and banks, enable the SBDCs to extend services into another 100 communities by providing consulting space within their offices.

Not Your Typical Entrepreneur

California is home to more than two million small businesses, representing about 99% of all California firms. Half of these businesses are one person operations. Nearly 600,000 firms have one to four employees. Although "small business" includes businesses up to 500 employees, SBDCs concentrate on firms with less than 20 employees.

SBDC Funding: 1998



Total \$12,616,740

California did not join the

national program until 1991.

The SBA piloted the SBDC program at

At that time, the Governor determined the California Trade and Commerce Agency, not a university, would lead the program for California. His decision led to a union between two pre-existing small business assistance programs – one begun by the Trade and Commerce Agency in 1983; the other, by the COCCC in 1989. Today, the Agency considers the SBDC a key initiative in its economic strategy.

Balanced Portfolio of Services

Within the context of the statewide strategic plan, each SBDC structures its business plan to deliver a mix of one-on-one counseling, training, and specialized services. Each SBDCs' plan presents a portfolio of services crafted to meet the needs of

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Types of Businesses Counseled California entrepreneu



Construction 3%

specific market segments and industry clusters within its territory. That portfolio complements local private and public sector services.

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Eureka Specialty Products

Receiving specialized manufacturing assistance is not always an easy task in some remote areas of California. Eureka Specialty Products, a client of North Coast SBDC, used video-conferencing in 1997 to work with manufacturing consultants at Redwood Empire SBDC's Sawyer Center some 200 miles away. In 1998, after developing a business plan with consultants at the SBDC, Mr Spier, the owner, secured a \$75,000 SBA loan to build a new manufacturing facility in Humboldt County. His business's expansion created 15 jobs in this remote area of California's North Coast – a region hit particularly hard by the recent timber industry downturn. North Coast SBDC worked with Mr. Spier and the Humboldt County Department of Social Services to hire three CalWorks clients. With a new facility, fifteen new employees, and continued assistance from the North Coast SBDC, Eureka Specialty Products looks forward to another successful year.

CONSULTING

Anyone in business will tell you success is about building partnerships. From marketing to banking, the right relationships mean everything. Nowhere is this more noticeable than in the partnerships the SBDC team builds with our small business clients.

The SBDC network engages a team of over 500 talented business advisors, staff, faculty, and volunteers to coach, counsel, and consult with entrepreneurs on every aspect of growing and improving their businesses. Local SBDCs create a supportive environment which enables

Portfolio of SERVICES

entrepreneurs to stretch themselves and realize their dreams. An individual scope of work for a client may include, among other areas, identifying appropriate financing, coaching on business plan development, developing a web page and internet marketing strategy, and training in accounting software.

In 1998, 75,912 hours of one-on-one consulting initiated success for 15,564 small businesses in California.

Funding Investments



Performance Consulting

Professional development for core counselors is at the center of California SBDC initiatives. This year's program focused on "performance consulting" – a process which encourages counselors to partner with clients, helping them achieve



their business goals. A performance consultant uses a systematic process to define business goals and develop appropriate action plans.

Recognizing that not everyone processes information in the same manner, 1999 training will emphasize learning style differences and strategies to focus clients on success.

Since running a business is often more than a full-time job, many owners have trouble finding time to continue their business education. To meet this need, SBDCs offer day, evening, and weekend training workshops and pre-business orientations. Our flexible training sessions enable groups of business owners to learn not only from the instructors, but from peers as well. Effective training builds a strong knowledge base, preparing our clients to optimize their one-on-one consulting time.

"I Think I Want to Start My Own Business"

Each year, SBDCs receive requests from people interested in starting a business. Providing business counseling to "exploring" clients can be costly – after a counselor has spent several hours developing a business plan, it is not unusual for the client to decide that he or she is not cut out for business ownership. To better assist exploring clients, centers often partner with SCORE (Service Core of Retired Executives) to cover the basics of business start-up.

This summer, Simon & Schuster Custom Publishing and the California SBDC created a California business planning guide. Building on a basic workbook in which clients create a business plan in steps, the SBDC turned the generic guide into a resourcerich overview of topics to consider before going into business. With its pull out pages and appendices, the California Edition of Your Business Plan: A Workbook for Owners of Small Businesses has become the core text for some SBDCs' new-business workshops while serving as a do-it-yourself resource for others.

Success: One Workshop at a Time

Clients who begin their relationship with the SBDC by attending one of our workshops often return for more in-depth training or consulting. Throughout this report, you will encounter several of our more specialized training programs designed to initiate success for small business owners.

Attending a marketing workshop at the East Bay SBDC in Oakland proved successful for Jim Gardner of Gardner Construction. Within one month after analyzing his current market position and developing a new marketing plan, Mr. Gardner received \$25,000 in new contracts.

Training Topics

System wide, the California SBDC network offered a total of 2,081 different training workshops and seminars. Some of our most popular workshops included business start-up, management, creating a business plan, marketing, and international trade.

Marketing and





A special magic occurs when a large group of people gather to find common ground and chart a desired future.

Building on Common GROUND

The success of the SBDC program depends on new approaches to tough issues and a shared sense of direction by all stakeholders. In March, the State Office hosted a four-day, off-site strategic planning symposium based on the "future search" model. In future search, people acknowledge and understand their differences, discover common ground, and direct their energy into action plans. Individual commitments to action, as well as an environment conducive to frank and honest communication, make future search a powerful strategic planning tool. Ninety stakeholders, including the three major funding partners, local SBDC directors, host organizations, small business clients, local sponsors, and community advocates actively participated in this event. The new level of practical collaboration which emerged from future search made everyone realize, as one participant reflected, "SBDC success is a shared responsibility."



California SBDC Advisory Board

In the renewed spirit of collaboration fostered by the Future Search Symposium, SBDC State Director Kimberley Neri re-configured the Advisory Board to better represent the "whole system" as well as the diversity of the California small business community.

CHAIR

Cindie Wolf *Owner* Performance Strategies (San Diego)

VICE CHAIR

Edward Castillo *President* Maverick Institute (Rialto)

Wilma Berglund *Director*North Los Angeles SBDC (Van Nuys)

Tammy Boone *President*Future Trucking Professional, Inc. (Redding)

Ken Dozier *Executive Director* University of Southern California Technology Transfer (Los Angeles)

Polo Enriquez Executive Director Sacramento Hispanic Chamber of Commerce (Sacramento)

Nanette Kelley Partner Kelley & Associates (Sacramento)

Bong Hwan Kim Executive Director Korean Youth and Community Center (Los Angeles)

Scott Lewis Vice President Business & Professional Division, Citibank (San Francisco)

Cathy Maguire *District Manager* The Gas Company (Chatsworth)

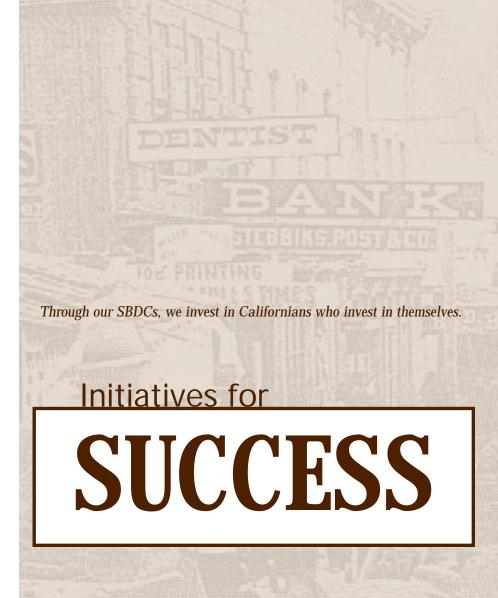
Gary D. Quisenberry

First Vice President Business Banking Division, California Federal Bank (Fresno)

Ex Officio Members

Kay Ferrier *Specialist* California Community Colleges

Craig Provin Statewide Project Officer U.S. Small Business Administration



International TRADE

California continues to lead the nation in the export of manufactured goods. We're sending our electronics to Australia, our industrial machinery to Europe and our transportation equipment to Asia. In fact, you'll be hard pressed to find an area of the world without California exports.

To meet the exporting needs of California's small businesses, our **Export SBDC** in Los Angeles offers clients a vast array of services. Capitalizing on partnerships with other offices of the California Trade and Commerce Agency, private corporations, and banks the Export SBDC offers specialized export assistance and training to prepare California entrepreneurs to reach beyond their borders.



"The Eastern Los Angeles SBDC helped me organize my venture capital proposals and marketing strategies in order to find the right investors and manufacturing connections to make us successful. The SBDC has become a constant resource for me, and I rely on them day after day."

- James Parra



International Trade

Ready to Export™

It is no secret that trade shows can be draining. That difficulty is compounded when overseas buyers express their interest in your products, but you are not prepared to close an export deal. The **Export SBDC** and the California Office of Export Development (part of the Agency's Division of International Trade and Investment), with the help of a \$400,000 US Department of Commerce grant, promote California exports through the Ready to Export™ program. Sponsored in part by the Port of Los Angeles and Citibank, the program supported nearly 150 California exhibitors at domestic trade shows in 1998. After attending industry-specific workshops and absorbing tips for trade show success, these SBDC clients were "ready to export."

"Thanks to The Ready to Export™ program and the excellent consulting I've received, I'm now finalizing my first international sale to Germany!"

— Ron McCrury, Interactive Database

While the California SBDC has only one specialized export center, international trade expertise is available through all our offices via video conferencing or on-site consultants. The California SBDC's success in international trade results, in part, from a synergistic partnership with the fourteen Centers for International Trade Development (CITD). Local SBDCs are actively linked to 11 of the 14 CITDs. Directors from the East Bay, Southwest Los Angeles County, and Southwestern College SBDCs manage dual SBDC/CITD programs. CITD staff are co-located with the following SBDCs: Butte College, East Los Angeles, Gavilan College, Greater Sacramento, Orange County, Sierra College, San Francisco, and Silicon Valley.



Bigger Than Life

The world's largest inflatables manufacturer, Bigger Than Life (BTL), re-established a contact in Nigeria thanks to the **Southwestern College SBDC**. That contact, and other assistance from the SBDC and World Trade Center San Diego, enabled BTL to expand its international sales base for a projected 30% increase in sales for 1998. International Sales Supervisor Denise DeWyse noted that her SBDC experience has been "pleasurable and rewarding, both personally and professionally."

Composite Specialties

Jon Ellison of Composite Specialties (CSI) approached the **Inland Empire SBDC** for assistance in exporting procedures, identifying BCCN numbers and product classification systems, in addition to business etiquette and travel advisories. CSI holds the patent on an infrared device which eliminates problems with airline coffee makers. SBDC advice helped CSI facilitate a \$500,000 sale to a Beijing airplane manufacturer. Convection ovens and other electro-mechanical products for airlines are in the works.



Welfare-to-WORK

Business assistance programs are becoming "new" partners in this era of Welfare-to-Work reforms. As public agencies endeavor to locate jobs for CalWorks clients, they should look to small businesses which are likely to create most of the entry-level jobs needed to make welfare-to-work a success. SBDC training and counseling programs already enroll CalWorks clients destined to become small business owners, but for those businesses poised to hire CalWorks clients, the SBDC Network offers educational workshops identifying tax incentives, intermediaries for locating employees, and support services such as child care and transportation.

Shattering Myths

While only 11% of California SBDC clients report thus far hiring CalWorks clients, well over half of those recently surveyed are willing to do so. According to a 1998 survey by the Welfare-to-Work Partnership, most businesses are optimistic about the prospects of success for welfare-to-work programs. 76% of those surveyed said that "[job transition candidates] have turned out to be good, productive employees."

Becoming Part of the Solution

The Trade and Commerce Agency funds the Job Creation Investment Fund (JCIF), a program requiring county task forces to integrate relevant services into localized action-plans. Close collaboration between the SBDC State Office and JCIF enabled SBDCs to offer assistance to their county task forces early in the process. This partnership jump-started the business assistance effort.

The San Joaquin Delta College SBDC suggested linking microenterprise training with the county revolving loan program. One graduate of the Calaveras County training program received a \$4,000 grant to cover her business start-up costs, and 4-5 others continue to work on loan applications. Similarly, the **Central** Coast SBDC provides technical assistance to Monterey County revolving loan and grant applicants. The SBDC works with the local Department of Social Services to identify potential entrepreneurs as well as provide pre- and post-loan counseling.

The **San Francisco SBDC** coordinated a county forum featuring exemplary welfare-to-work programs such as former California SBDC Advisory Board Member, Scott Hauge's, *Job Network* – a strategy that links job seekers with employment opportunities while providing training and support for a successful transition to work.

The Child Care Dilemma

Study after study confirms that lack of affordable, quality child care is a major obstacle facing those transitioning to the workplace. Consequently, starting an in-home child care business is an increasingly attractive option.

SBDCs leverage resources to ease the welfare-to-work transition by forming strategic partnerships with public and private agencies such as the Soroptimists, Trickle Up, school districts, counties, and local economic development organizations.

Central Coast SBDC joined forces with the Santa Cruz Office of Education to host a series of workshops for home-based and center-based child care providers. Instruction in both English and Spanish includes business planning, marketing, financing options, general bookkeeping and tax tips.

Trickle Up is a worldwide anti-poverty program providing small grants for the development of "mom and pop" entrepreneurs. With grants of \$700, budding entrepreneurs in the Sierra foothills benefit from the Trickle Up philosophy. The **Sierra College SBDC** helps clients develop a business plan and provides up to 25 hours of business counseling while mentors from the local Soroptimist Club act as advisors on subjects such as insurance and bookkeeping, time management, and public relations/marketing.

The first graduate of that program, Pamela Weaver Baker, provides quality child care. Using her grant to buy liability insurance for her day care center, Pamela is now able to work with state-funded programs to care for children whose parents are transitioning to the workforce. Pamela's hard work is paying off: her business is successful, and she's ready to hire her first employee!

seekers with employment opportunities
hwhile providing training and support the position as I was. But in order for for a successful transition to work.

ork with state-funded programs to care for children beginning to work or are attending training school, I had to repaid liability insurance. I'm thinking about hiring my first ould boost my revenues 30 to 40 percent. But I know 13 actors to consider, and I know the Sierra College SBDC

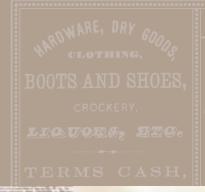
One of the best ways to ensure job creation and retention is to help business owners become better managers. Business education is no longer a luxury; it is an absolute necessity. In-depth, long-term training workshops offer clients a comfortable environment to hone the skills they need to successfully navigate today's ever-changing business climate. This year, we partnered with a variety of sponsors to support intensive entrepreneurial training.

Entrepreneurial TRAINING

Taking Businesses to the NxLevel

The California SBDC program joined forces with California Federal Bank to pilot a statewide entrepreneurial training effort based on the 12-week, 36-hour NxLevel curriculum. More than 180 students attended eleven courses conducted by the Central California, East Bay, Imperial Valley, Napa Valley, San Francisco, Solano, and Visalia SBDCs.

NxLevel raises the level of managerial capabilities for owners of small businesses who want to insure continued growth and success. Developed by entrepreneurs for entrepreneurs, this non-academic curriculum uses a practical, hands-on approach. Participants work in a small class environment, providing a dynamic exchange of ideas with business peers. The program is enhanced by a number of excellent business speakers, including Cal Fed representatives. Class time is supplemented with individualized counseling during the week. What clients learn at night can be put to practice the following day. For example, one client reported a \$1,000 payment following discussions about effective collection strategies.





- "Our business was having trouble finding the right clients to fit our capabilities. The people at the Eastern Los Angeles SBDC showed us how to bid on and procure government contracts through the internet. Our business has now flourished and is about to expand with both office space and employees."
- Elsa and Luis Toror

HIGHEST PRICE PAID FOR GOLD DUST

Training of this depth and caliber does not come without a price tag. The course costs approximately \$500 per client; however, Cal Fed eases that financial burden by offering \$200 scholarships. In a thank you letter to the bank, Russell Berry, President of ISI, says, "I wanted to take a moment to thank [Cal Fed] for helping me by sharing the cost of the NxLevel Training Program ... I attended every session and found them to be very informative and enlightening. I plan to continue to call on staff at the **Central California SBDC** to help me in completing the business plan for ISI." Testimonies like this illustrate how our partnerships and initiatives work to help small business entrepreneurs succeed.

★ Case Study – IVC

Tom Hopper approached the **Imperial Valley SBDC** for assistance while applying for a micro-loan to expand Imperial Valley Computer Services. The pro-forma financial projections developed with the help of SBDC staff and NxLevel exercises revealed that revenues from a slow expansion would finance the project without taking on a loan. Some of the first clients to benefit from the new dial-up internet access service were his colleagues from NxLevel! IVCS's expansion is projected to add \$13,000 in monthly revenue.

★ Case Study - B.A.C.M.

Ron Davis, owner of Bay Area Carpet and Maintenance Services, has been a client of the **Solano County SBDC** since 1996. Over the years, he has participated in workshops, classes, and individual counseling sessions, and also graduated from the Vallejo Entrepreneurial Training program (a program which uses NxLevel training materials). Using the business plan developed during the NxLevel training, Mr. Davis secured a \$100,000 SBA loan. With the help of this funding and the continued growth of his business, Mr. Davis recently moved his home office to a commercial location. Discovering the SBA 8(a) Small Disadvantaged Business Certification Program at an SBDC workshop, Mr. Davis applied and received certification which will allow him to concentrate his efforts on Federal contracts at agencies such as Travis AFB in Fairfield.

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Taking "Care" of Business

Clients, like Elizabeth Waycott, often seek out the SBDC because they want to purchase an existing business. The **Imperial Valley SBDC** walked her through developing a business plan that led to a \$20,000 loan. She also participated in the NxLevel series to review basic business operations such as accounting, bookkeeping, management, and tax laws. Subsequently, Elizabeth increased her staff by five and plans to apply for an SBA loan to finance future expansion of her health care facility.

ENTREPRENEURIAL TRAINING

Specialized Programs

Many centers also offer specialized entrepreneurial training programs. In collaboration with their local Private Industry Councils, Southwestern College and Contra Costa SBDCs developed their own intensive training programs. Southwestern College SBDC's Quick Start Program, featured in our 1995 report, successfully continues to graduate students. Other SBDCs, including Contra Costa, Redwood **Empire,** and **Weill Institute** sought funding from the State's Employment Training Panel for sessions targeting businesses with less than 10 employees. In the Sacramento region, the **Sierra College SBDC** partnered with its local One Stop Shop to host a three-day intensive seminar to meet the distinct needs of restauranteurs while the **Greater Sacramento SBDC** co-sponsored a flexible 5 session, 15 hour "Performance Plus" course with its local Chamber of Commerce.

Export Wise™

Many small companies lack the necessary technical expertise to take full advantage of the global marketplace. To serve this need, the **Export SBDC** developed the Export Wise[™] Certificate Program. Certified by the Export Managers Association of California, this innovative 24-hour, 6-week program provides participants with hands-on experience in developing and growing an export business. Export Wise™ received exceptional reviews in its first year of operation. Unlike theory-based programs, Export Wise[™] emphasizes the actual elements required for exporting and expects each client to complete an export transaction by conclusion of the program. As with NxLevel, excellent business speakers ranging from attorneys to freight forwarders, enhance the sessions.



Amistad Publishers

Felix Zajdman, owner of Amistad Publishers, came to the **Export SBDC** to expand his international markets through the *ExportWise*™ Certificate Program. Applying this knowledge, he researched international end users for his chosen product, electrical utility vehicles, including golf carts. He has since landed sales to Portugal, and is consulting for another related project in Mexico. He continues to seek the advice of the experts available to him through the Export SBDC.

★ Eat Your Vegetables

Margarita Perez, a food scientist with a lucrative full-time job, attended the *ExportWise*™ Certificate Program to fulfill her dream about entering the export business. After completing the class and receiving her certificate, she quit her job and took her skills in food chemistry international. Ms. Perez's newly acquired international expertise helped her land a contract to conduct research and development in international markets for a global food company.





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Serving northern San Diego County

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gkishel@pacbell.net
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17 Redwood Empire SBDC

520 Mendocino Avenue, Suite 210 Santa Rosa, CA 95401 (707) 524-1770 Christopher Facas, *Director* chris_facas@garfield.santarosa.edu www.santarosa.edu/sbdc Serving Sonoma and Marin Counties

** West Company SBDC

367 North State Street, Suite 201 Ukiah, CA 95482 (707) 468-3553 Sheilah Rogers, Executive Director Westco@pacific.net

** West Company Coast Office

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18 San Francisco SBDC

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19 San Joaquin Delta College SBDC

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560 Wall Street, Suite J Auburn, CA 95603 (530) 885-5488 Mary Wollesen, *Director* smallbuz@sierra.campus.mci.net sbdcsierra.org Serving Sierra, Placer, Nevada, Modoc, Lassen and Plumas Counties

22 Silicon Valley SBDC

298 S. Sunnyvale Avenue, Suite 204 Sunnyvale, CA. 94086 (408) 736-0680 Elza Minor, *Director* eminor@siliconvalley-sbdc.org www.siliconvalley-sbdc.org Serving Santa Clara and southern San Mateo Counties

23 Solano County SBDC

424 Executive Court North, Suite C Suisun, CA 94585 (707) 864-3382 Elizabeth Pratt, *Director* epratt@solano.cc.ca.us Serving Solano County

24 Southwest Los Angeles County SBDC & CITD

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Susan Hunter, *Director*shunter@elcamino.cc.ca.us
www.swlasbdc.org/
Serving southwestern Los Angeles County

* Westside SBDC

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25 Southwestern College SBDC & CITD

900 Otay Lakes Road, Bldg. 1600 Chula Vista, CA 91910 (619) 482-6391 Mary Wylie, *Director* mwylie@swc.cc.ca.us www.sbditc.org Serving southern San Diego County

* Imperial Valley SBDC

1240 State Street El Centro, CA 92243 (760) 312-9800 Debbie Trujillo, *Manager* ivsbdc@quix.net Serving Imperial County **26** Technology Center

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27 Valley Sierra SBDC

1012 Eleventh Street, Suite 400 Modesto, CA 95354 (209) 521-6177 Kelly Bearden, *Director* bearden@scedco.org smallbizcenter.org Serving Mariposa, Stanislaus and Tuolumne Counties

* Merced SBDC

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28 Weill Institute SBDC

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(805) 322-5881
Jeffrey Johnson, *Director*weill@lightspeed.net
www.kccd.cc.ca.us/sbdc.html
Serving Kern, Inyo and Mono Counties

29 Yuba College SBDC

429 - 10th St.
P.O. Box 262
Marysville, CA 95901
(530) 749-0153
James Hunter, *Director*phpd@aol.com
Serving Sutter, Yuba, and
Colusa, Counties; and the City of
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* Yuba College SBDC (Lakeport) Satellite

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Initiatives for Success

CA Small Business Development Center Program 1999 Report

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